

DIFFERENCE IN TOTAL PRIVATE MASSACHUSETTS MEDICARE PLAN MEMBERSHIP BETWEEN 2003 AND 2004

Medicare Supplement and Medicare HMO Plans Total Members

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	56,416	55,937	(479)
Individual	315,150	307,772	(7,378)
Total	371,566	363,709	(7,857)

Medicare Supplement and Medicare HMO Plans Members with Unlimited Drug Coverage

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	50,804	50,036	(768)
Individual	41,865	39,451	(2,414)
Total	92,669	89,487	(3,182)

Medicare Supplement Plans

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	14,859	14,107	(752)
Individual	181,383	182,217	834
1. Policies issued pre-1995	14,829	13,531	(1,298)
2. Policies issued post-1994	166,554	168,686	2,132
a. Medicare Supplement Core ¹	5,835	7,859	2,024
b. Medicare Supplement 1	124,060	127,753	3,693
c. Medicare Supplement 2	36,659	33,074	(3,585)
Total	196,242	196,324	82

Medicare Supplement Plans Members with Unlimited Drug Coverage

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	13,837	12,691	(1,146)
Individual	40,975	38,691	(2,284)
1. Policies issued pre-1995	4,316	3,684	(632)
2. Policies issued post-1994	36,659	35,007	(1,652)
a. Medicare Supplement Core ¹	0	1,933	1,933
b. Medicare Supplement 1	0	0	-
c. Medicare Supplement 2	36,659	33,074	(3,585)
Total	54,812	51,382	(3,430)

Medicare HMO Plans

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	41,557	41,830	273
Individual	133,767	125,555	(8,212)
1. Medicare Advantage ²	132,877	124,795	(8,082)
2. Medicare Cost and HCPP	0	0	-
3. Medicare Wraparound	890	760	(130)
Total	175,324	167,385	(7,939)

Medicare HMO Plans Members with Unlimited Drug Coverage

	2003	2004	Change 2003-2004
Group (Retirees of Union/Employer Plans)	36,967	37,345	378
Individual	890	760	(130)
1. Medicare Advantage ²	0	0	-
2. Medicare Cost and HCPP	0	0	-
3. Medicare Wraparound	890	760	(130)
Total	37,857	38,105	248

¹ Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA") began offering an alternate innovative benefits rider with its Medicare Supplement Core Policy in 2004. The Medex Core Plus Rider offers prescription drug benefits with a \$150 limit on brand name drugs per calendar quarter.

² The program was formerly named Medicare+Choice. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 ("MMA") renamed the program "Medicare Advantage" ("MA")